

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Elisabeth Anne Wallace
Debtor

Case No. 14-01151-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DGeorge
Form ID: 309A

Page 1 of 3
Total Noticed: 61

Date Rcvd: Mar 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2019.

db +Elisabeth Anne Wallace, 2607 Hemlock Farms, Lords Valley, PA 18428-9086
aty +Jerome B Blank, Phelan Hallinan & Schmieg LLP, One Penn Center,
1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
aty John H. Doran, Doran & Doran, P.C., 69 Public Square, Suite 700, Wilkes-Barre, PA 18701
aty +Joseph P Schalk, Barley Snyder, 126 East King Street, Lancaster, PA 17602-2893
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Paul William Cressman, Phelan Hallinan, LLP, 1617 JFK Blvd, Suite 1400,
Philadelphia, PA 19103-1814
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
tr +John J Martin (Trustee), Law Offices of John J Martin, 1022 Court Street,
Honesdale, PA 18431-1925
cr +JPMORGAN CHASE BANK, N.A., 700 Kansas Ln, Mail Code LA4-555, Monroe, LA 71203-4774
cr +LCS FINANCIAL SERVICES CORPORATION, 6782 S. Potomac Street, Suite 100,
Centennial, CO 80112-4585
4460202 Bon Secours Com Hosp, PO Box 404299, Atlanta, GA 30384-4299
4460203 +Capital One, N.A., 2730 Liberty Ave, Pittsburgh, PA 15222-4704
4460204 +Charles Smith, MD, 3 Coates Dr, Ste 8, Goshen, NY 10924-6765
4460205 Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
4460206 +Chase Manhattan Mortgage, Attn: Research Dept. G7-PP, 3415 Vision Drive,
Columbus, OH 43219-6009
4460209 +Direct TV, c/o Allied Interstate, Inc, 435 Ford Rd, Ste 800, Minneapolis, MN 55426-1066
4539881 Hemlock Farms Community Association, c/o John H. Doran, Esquire,
69 Public Square, Suite 700, Wilkes-Barre, PA 18701
4460211 +Hemlock Farms Volunteer Fire, PO Box 535, Baldwinsville, NY 13027-0535
4956921 +JPMorgan Chase Bank, N.A., 700 Kansas Ln, Mail Code LA4-555, Monroe, LA 71203-4774
4956920 +JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation,
6782 S. Potomac Street, Suite 100, Centennial, CO 80112-4585
4538546 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
Mail Code: LA4-555, 700 Kansas Lane, Monroe, LA 71203-4774
4757731 MTGLQ Investors, L.P., C/O Shellpoint Mortgage Servicing, PO Box 10826,
Greenville SC 29603-0826
4757732 +MTGLQ Investors, L.P., C/O Shellpoint Mortgage Servicing, PO Box 10826,
Greenville SC 29603-0826, MTGLQ Investors, L.P.,
C/O Shellpoint Mortgage Servicing 29603-0826
4460213 +Orange County Trust Co, Po Box 790, Middletown, NY 10940-0790
4460214 +Oxcollection, 135 Maxess Rd Ste 2a, Melville, NY 11747-3801
4460217 +PPL Electric Utilities, 2 N 9th St, Allentown, PA 18101-1179
4513885 +PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
4460215 +Palisad Coll, c/o Apothaker & Assoc, 520 Fellowship Rd, C306, Mount Laurel, NJ 08054-3410
4460216 +Phelan Hallinan & Schmieg LLP, 1617 JFK Blvd., Ste 1400, One Penn Center Plaza,
Philadelphia, PA 19103-1823
4460218 +Rhnbeck Sb, 2 Jefferson Plz, Poughkeepsie, NY 12601-4059
4460220 Stellar Collection Ser, P.o. Box 6960, Syracuse, NY 13217
4460221 +Stellar Collection Services, 4567 Crossroads Park Dr., Liverpool, NY 13088-3589
4460222 +Tri State Emergency, 484 Temple Hill Rd, Ste 104, New Windsor, NY 12553-5529
4460227 +Wayne Ent Cl, PO Box 443, Honesdale, PA 18431-0443
4460228 +Wayne Enterprises, PO Box 443, Honesdale, PA 18431-0443
4460229 +Wayne Memorial Hosp, 601 Park Street, Honesdale, PA 18431-1498
4460230 +Wayne Radiology Assoc, 601 Gates Road, Ste 3, Vestal, NY 13850-2288
4460231 Wayne Radiology Assoc, c/o Stella Collection Svcs, Inc, PO Box 6960, Syracuse, NY 13217

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: pabankruptcy@vernlarazoff.com Mar 11 2019 19:17:13 Vern S. Lazaroff,
PO Box 1108, 143 Pike Street, Port Jervis, NY 12771
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOT.GOV Mar 11 2019 19:17:34 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4460196 +EDI: AFNIRECOVERY.COM Mar 11 2019 23:18:00 AFNI, INC., PO Box 3097,
Bloomington, IL 61702-3097
4460200 +E-mail/Text: egssupportservices@alorica.com Mar 11 2019 19:17:40 AT&T, c/o NCO,
507 Prudential Rd, Horsham, PA 19044-2308
4460199 +E-mail/Text: Supportservices@receivablesperformance.com Mar 11 2019 19:17:52 AT&T,
c/o RPM, 20816 44th, Ave W, Lynnwood, WA 98036-7744
4508249 +EDI: AFNIRECOVERY.COM Mar 11 2019 23:18:00 Afni, Inc, PO Box 3667,
Bloomington, IL 61702-3667
4490724 EDI: AIS.COM Mar 11 2019 23:18:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4460197 +EDI: ACCE.COM Mar 11 2019 23:18:00 Asset Acceptance, PO Box 2036, Warren, MI 48090-2036
4460198 EDI: ACCE.COM Mar 11 2019 23:18:00 Asset Acceptance, LLC, PO Box 1630,
Warren, MI 48090-1630
4460201 +EDI: CHASE.COM Mar 11 2019 23:18:00 Bank One/Chase, 8333 Ridgepoint Dr,
Irving, TX 75063-5812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4460207 EDI: WFNNB.COM Mar 11 2019 23:18:00 Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789

4460208 EDI: WFNNB.COM Mar 11 2019 23:18:00 Comenity Bank/Vctrsssec, PO Box 182789, Columbus, OH 43218-2789

4460210 +E-mail/Text: tara.carrubba@hfca.com Mar 11 2019 19:17:34 Hemlock Farms Comm Assoc, 1007 Hemlock Farms, Lords Valley, PA 18428-9059

4460212 +E-mail/Text: egssupportservices@alorica.com Mar 11 2019 19:17:40 NCO Financial, PO Box 17202, Wilmington, DE 19850-7202

4472776 E-mail/Text: ebn@vativrecovery.com Mar 11 2019 19:17:24 Palisades Collection, LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collection, LLC, PO Box 40728, Houston TX 77240-0728

4483040 E-mail/Text: bkdepartment@rtresolutions.com Mar 11 2019 19:17:41 Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, P.O. Box 36655, Dallas, TX 75247

4460219 +EDI: RMSC.COM Mar 11 2019 23:18:00 Sams Club, Attention: Bankruptcy Department, Po Box 105968, Atlanta, GA 30348-5968

4460223 E-mail/Text: ering@cbhv.com Mar 11 2019 19:17:32 TriState Anesthesia Associates, c/o CBHV, Inc., PO Box 831, Newburgh, NY 12551-0831

4460224 +E-mail/Text: bknotice@ercbpo.com Mar 11 2019 19:17:37 Verizon, c/o ERC, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

4460225 +EDI: VERIZONCOMB.COM Mar 11 2019 23:18:00 Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225

4460226 +EDI: WFNNB.COM Mar 11 2019 23:18:00 Victoria's Secret, Po Box 182124, Columbus, OH 43218-2124

4460233 +EDI: WFNNB.COM Mar 11 2019 23:18:00 Wfnnb/dress Barn, Po Box 182273, Columbus, OH 43218-2273

4460234 +EDI: WFNNB.COM Mar 11 2019 23:18:00 Wfnnb/express, Po Box 182124, Columbus, OH 43218-2124

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* Hemlock Farms Community Association, c/o John H. Doran, Esquire, 69 Public Square, Suite 700, Wilkes-Barre, PA 18701

cr* +JPMORGAN CHASE BANK, N.A., 700 Kansas Ln, Mail Code LA4-5555, Monroe, LA 71203-4774

cr* +MTGLQ Investors, L.P., C/O SHELLPOINT MORTGAGE SERVICING, PO BOX 10826, GREENVILLE, SC 29603-0826

cr* +MTGLQ Investors, L.P., c/o ShellPoint Mortgage Servicing, PO BOX 10826, GREENVILLE, SC 29603-0826

4460232* +Wayne Radiology Assoc, 601 Gates Road, Ste. 3, Vestal, NY 13850-2288

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2019 at the address(es) listed below:

Jerome B Blank on behalf of Creditor JPMorgan Chase Bank, National Association pamb@fedpne.com
 John H. Doran on behalf of Attorney Hemlock Farms Community Association
 jdoran@dorananddorand.com, mdoran@dorananddorand.com
 John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net
 Joseph P Schalk on behalf of Creditor JPMorgan Chase Bank, National Association
 jschalk@barley.com, sromig@barley.com
 Joshua I Goldman on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Paul William Cressman on behalf of Creditor JPMorgan Chase Bank, National Association
 pamb@fedpne.com
 Thomas I Puleo on behalf of Creditor JPMorgan Chase Bank, N.A. tpuleo@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

District/off: 0314-5

User: DGeorge
Form ID: 309A

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Total Noticed: 61

Date Rcvd: Mar 11, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Vern S. Lazaroff on behalf of Debtor 1 Elisabeth Anne Wallace pabankruptcy@vernlazaroff.com,
r39899@notify.bestcase.com

TOTAL: 9

Information to identify the case:

Debtor 1	Elisabeth Anne Wallace	Social Security number or ITIN	xxx-xx-4199
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 March 17, 2014
Case number:	5:14-bk-01151-RNO	Date case converted to chapter	7 February 25, 2019

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Elisabeth Anne Wallace	
2. All other names used in the last 8 years	aka Elizabeth A Wallace, aka Elisabeth Anne Wallace	
3. Address	2607 Hemlock Farms Lords Valley, PA 18428	
4. Debtor's attorney Name and address	Vern S. Lazaroff PO Box 1108 143 Pike Street Port Jervis, NY 12771	Contact phone 845 856-5335 Email: pabankruptcy@vernlazaroff.com
5. Bankruptcy trustee Name and address	John J Martin (Trustee) Law Offices of John J Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: pa36@ecfbis.com

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: March 11, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 3, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Wm J Nealon Fed Bldg/US Courthouse, room to be determined, Washington & Linden Streets, Scranton, PA 18503
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: July 2, 2019 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	